

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-31382-VFP  
Chapter: 7  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Crystal Burns  
308 Hamilton Place Unit 23  
Hackensack, NJ 07601

Social Security No.:  
xxx-xx-9399

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 7: [60 days from the first date set for your Meeting of Creditors.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: January 4, 2018  
JAN: admi

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Crystal Burns  
Debtor

Case No. 17-31382-VFP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: finmgtc

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Jan 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2018.

db +Crystal Burns, 308 Hamilton Place Unit 23, Hackensack, NJ 07601-3679

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2018 21:59:20 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 04 2018 21:59:19 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 06, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2018 at the address(es) listed below:

Howard B. Leopold on behalf of Creditor Prospect Commons Condominium Association  
howard@goodmanleopoldlaw.com

Karen B. Olson on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as  
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13ATT  
kbo@kkmllp.com, nmm@kkmllp.com

Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com

Russell L. Low on behalf of Debtor Crystal Burns rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6